

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Randy Louis Neal
Debtor

Case No. 16-02661-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AGarner
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db +Randy Louis Neal, 504 S 5th Street, Trevorton, PA 17881-1530
4804731 BERKHEIMER TAX ADMINISTRATOR, PO BOX 25153, LEHIGH VALLEY, Pennsylvania 18002-5153
4804738 +PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, SUITE 303, MERIDEN, CT 06450-8342
4804740 +STATEWIDE TAX RECOVERY, PO BOX 752, SUNBURY, Pennsylvania 17801-0752
4804743 +THE LAW OFFICES OF LAUREN BERSCHLER KARL, 9800B MCKNIGHT ROAD, SUITE 230, PITTSBURGH, PA 15237-6022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4804732 EDI: CAPITALONE.COM Oct 05 2016 19:18:00 CAPITAL ONE BANK (USA), N.A., PO BOX 71083, CHARLOTTE, North Carolina 28272-1083
4804733 +EDI: CHASE.COM Oct 05 2016 19:18:00 CHASE, PO BOX 15298, WILMINGTON, Delaware 19850-5298
4804734 EDI: CHASE.COM Oct 05 2016 19:18:00 CHASE, PO BOX 15548, WILMINGTON, Delaware 19850-5548
4804736 +E-mail/Text: dsheehan@enfieldcommunityfcu.org Oct 05 2016 19:24:02 ENFIELD COMMUNITY FEDERAL CREDIT UNION, 11 CRAN BOOK BLVD, PO BOX 998, ENFIELD, CT 06083-0998
4804735 E-mail/Text: dsheehan@enfieldcommunityfcu.org Oct 05 2016 19:24:02 ENFIELD COMMUNITY FEDERAL CREDIT UNION, 11 CRANBOOK BLVD, PO BOX 998, ENFIELD, CT 06083-0998
4804737 EDI: FSAE.COM Oct 05 2016 19:18:00 FIRSTSOURCE ADVANTAGE, LLC, PO BOX 628, BUFFALO, New York 14240-0628
4804739 EDI: PRA.COM Oct 05 2016 19:18:00 PORTFOLIO RECOVERY ASSOCIATES, LLC, 120 CORPORATE BLVD, NORFOLK, Virginia 23502
4804741 EDI: RMSC.COM Oct 05 2016 19:18:00 SYNCHRONY BANK/ AMAZON, PO BOX 960013, ORLANDO, Florida 32896-0013
4804742 EDI: RMSC.COM Oct 05 2016 19:18:00 SYNCHRONY BANK/WALMART, PO BOX 530927, ATLANTA, Georgia 30353-0927

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Daniel J. Rheam on behalf of Debtor Randy Louis Neal court@rheamlaw.com
Joshua I Goldman on behalf of Creditor Planet Home Lending, LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Randy Louis Neal**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3518**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:16-bk-02661-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Randy Louis Neal
aka Randy L Neal

By the
court:



October 5, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.